

## Old Age, Disability, Death

First law: 1970 (provident fund).

Current law: 1978 (National Insurance Act).

Type of program: Social insurance system.

**Exchange rate:** U.S.\$1.00 equals 2.70 East Caribbean (E.C.) dollars.

### Coverage

Employed persons or apprentices between ages 16-65.

Exclusions: Civil servants.

### Source of Funds

**Insured person:** 5% of earnings.

**Employer:** 5% of payroll.

**Government:** None.

Maximum earnings for contribution purposes: E.C.\$36,000 per year.

### Qualifying Conditions

**Old-age pension:** Age 60 and 10 years' contributions; retirement necessary. Old-age grant: Age 60, lacking sufficient contributions for old-age pension.

**Disability pension:** Under pensionable age, minimum 5 years of contributions.

Disability grant: Disabled, under 5 years of contributions.

**Survivor pension:** Fully insured or pensioner at death, widow over 55 or caring for dependent children (For widow under 55, 1 year's pension if no dependent children).

Survivor grant: Widow of worker not fully insured.

### Old-Age Benefits

**Old-age pension:** 40% of average covered earnings in highest 3 of last 10 years, plus 0.1% of average covered earnings for each month of contribution over 120.

Old-age grant: Refund of contributions with interest, plus 7.5% of average covered earnings for each year of contribution.

### Permanent Disability Benefits

**Disability pension:** 40% of average covered earnings in highest 3 of last 10 years. Payable after sickness benefit exhausted.

Disability grant: Lump sum refund of all contributions.

### Survivor Benefits

**Survivor pension:** 75% of old-age or disability benefit paid or payable to insured, payable to widow aged 55 (under age 55 if disabled or caring for minor children; without children, 1 year's benefits) or dependent widower.

Orphans: 25% of insured's pension (50% if full orphan), payable to dependent child under age 16 (18 if full time student).

Maximum benefit: 100% of pension of insured.

Funeral grant: Expenses up to E.C.\$1,500.

### Administrative Organization

Prime Minister's Office, general supervision.

National Insurance Board, administration of program.

## Sickness and Maternity

First and current law: 1978.

Type of program: Social insurance system. Cash benefits only.

### Coverage

Same as for old age, disability, death.

### Source of Funds

**Insured person:** See pension contribution above.

**Employer:** Same.

**Government:** Same.

Maximum earnings for contribution purposes: E.C.\$36,000 per year.

### Qualifying Conditions

**Cash sickness benefits:** Engaged in covered employment on day prior to illness, 6 months contribution to program including 2 of last 4 months preceding illness.

**Cash maternity benefits:** 7 months' contribution in 10 months immediately preceding claim.

Maternity grant: Payable to women whose husbands have contributed at least 7 months and to women receiving cash maternity benefits.

### Sickness and Maternity Benefits

**Sickness benefit:** 65% of average salary in last 2 months.

Payable after 3-day waiting period for up to 26 weeks.

**Maternity benefit:** 65% of average salary in last 7 months.

Payable for 3 months beginning 1 month before the month of confinement.

Maternity grant: E.C.\$450, plus E.C.\$30 towards medical costs.

### Workers' Medical Benefits

**Medical benefits:** Enabling legislation exists. Specifics to be prescribed by future regulations.

### Administrative Organization

Prime Minister's Office, general supervision.

National Insurance Board, administration of program.

## Work Injury

First law: 1964 (employer liability).

Current law: 1978 (social insurance).

Type of program: Social insurance system.

### Coverage

Same as for Old Age, Disability, Death.

### Source of Funds

**Insured person:** See pension contribution, above.

**Employer:** Same.

**Government:** Same.

Maximum earnings for contribution purposes: E.C.\$36,000 per year.

### Qualifying Conditions

**Work-injury benefits:** No minimum qualifying period.

#### **Temporary Disability Benefits**

**Temporary disability benefit:** 65% of wages.

Payable from day of injury until recovery, for up to 52 weeks.

Covers all medical expenses.

#### **Permanent Disability Benefits**

**Permanent disability benefit:** 65% of covered earnings. Prorated if under 100 percent disabled.

#### **Workers' Medical Benefits**

**Medical benefits:** All medical expenses, including specialist care abroad if necessary.

#### **Survivor Benefits**

**Survivor benefit:** To be prescribed by future regulations.

Funeral grant: Expenses up to E.C.\$1,500.

#### **Administrative Organization**

Prime Minister's Office, general supervision.

National Insurance Board, administration of program.